### **UNOFFICIAL C**

J84979

WEYERHAEUSER MORTGAGE COMPANY 1701 E. WOODFIELD ROAD SUITE 300 SCHAUMBURG, IL 60173

94117140

---- (Space Above This Line For Recording Data) -----

#### **MORTGAGE**

BEST OF RECORDING

3\$0511 TRAN 9843 02-16/94 11:07:00

4 94 117140

NOON COMMENT RECORDER

THIS MORTGAGE ("Security (astroment") is given on

January 20, 1994

. The mortgagor is

SCOTT 2. BERMAN AND THERESE A BERMAN, HIS WIFE

("Borrower"). This Security Instrument is given to

WEYERHAEUSER MORTGAGE COMPANY

which is organized and existing under the laws of

the State of California

, and whose

address is

P.O. BOX 54089, LOS ANGELES, CA 90054-6039

("I eader"). Horrower owes Lender the principal sum of

ONE HUNDRED NINETY THOUSAND & 00/100

- Dollars (U.S. \$

190,000.00

monthly payments, with the full debt, it not paid earlier, due and payable on

Forzuary 1, 2024

This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the News, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with microsc, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this NTERCOUNTY TIT Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey of Lender the following described property located in County, Illinois:

This debt is evidenced by Horrower's note dated the same date as this Secure, Instrument ("Note"), which provides for

COOK

SEE ATTACHED LEGAL DESCRIPTION

[Sugar, Cuy],

which has the address of 9816 NORTH KEELER, SROKIE Hinois ("Property Address");

(Zip Code) ILLINOIS-Single Family-FNMA/FHLMC UNIFORM INSTRUMENT

Form 3014 9/90

68(IL) (910K) 02

Amended 5/91



THAT PART OF THE SOUTHEAST 1/4 OF SECTION 10, TOWNSHIP 41 MORTH, RANGE IS, EAST OF THE THIRD PRINCIPAL MERCHAN DESCRIBED AS FOLLOWS: COMMENCIES AT A POINT 19 CHAIRS AND 90 LINKS SOUTH OF AND 7 CHAINS AND BE LINKS EAST OF THE MORTHWEST CORNER OF THE SOUTHEAST 1/4 OF SECTION (0) THENCE MORTH 44 DEGREES EAST, 541.0 FEET; THENCE SOUTHEASTERLY TOWARD A POINT ON THE EAST LINE OF THE WEST 1/2 OF THE SOUTHEAST 1/4 OF SAID SECTION 10, 286.0 FEET MORTH OF THE SOUTHERST CORNER OF THE MORTHWEST 1/4 OF THE SOUTHEAST 1/4 OF SAID SECTION 10, A DISTANCE OF 263.94 FEET TO A LINE 162.99 FELT WEST OF AND MEASURED AT RIGHT ANGLES TO THE EAST LINE OF THE WIST 1/2 OF THE SOUTHEAST 1/4 OF SAID SECTION 10, THENCE SOUTH PARALLEL WITH SAID EAST LINE, 122.88 FEET TO PLACE OF BEGIRNING OF THE TRACT OF LAND HEREIN DESCRIBED: THENCE CONTINUING SOUTH PARALLEL WITH THE EAST LINE OF THE WEST 1/2 OF SAID SOUTHEAST 1/4, 66.14 FEET TO A POINT 138.74 ET NOR.

UTHEAST 1/4
POINT ON THE EAS.

DITHEAST 1/4, 178.70 F...
HEREOF, THENCE NORTH ALONG ...
EST 163.0 FEET TO PLACE OF PECIFIC.

LLINOTS.

P.I.N. 10-10-400-016 FEET NORTH OF THE SOUTH LINE OF THE HORTHWEST 1/4 OF THE SOUTHEAST 1/4 OF SAID SECTION 10, THENCE EAST 163.0 FEET TO THEREOF, THENCE NORTH ALONG SAID EAST LINE 56.0 FEET, THENCE

Property of Coot County Clert's Office

# 941171.10

### **UNOFFICIAL COPY**

TOGETHER WITH all the improvements now or hereafter crected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencombeted, except for encounbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encounbrances of record.

THIS SECURITY INSTRUMENT combines uniform coverants for national use and non-uniform coverants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS, Borrower and Lender covenant and agree as follows:

- 1. Payment of Principal and Interest: Prepayment and Late Charges. Horrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.
- 2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender. Borrower shall pay to Lender on the day monthly payments are due under the Note, until the Note is paid in toll, a sum ("Finids") for: (a) yearly taxes and assessments which may attain priority over this Security Instrument as a ben on the Property; (b) yearly leaschold payments or ground rents e.a.th. Property, it any; (c) yearly hazard or property insurance premiums; (d) yearly flood insurance premiums, if any; (e) yearly measage insurance premiums, if any; and (f) any sums payable by Borrower to Lender, in accordance with the provisions of paragraph 8, in lieu of the payment of mortgage insurance premiums. These items are called "Escrow lieus." Lender may, at any time, collect and hold Funds in an amount not to exceed the maximum amount a lender for a federally related mortgage loan may acquive for Borrower's escrow account under the federal Real Estate Settlement Procedures Act of 1974 as amended from time to trace 12 U.S.C. Section 2601 et seq ("RESPA"), unless mother law that applies to the builds sets a lesser amount. If so, Lender may, at any time, collect and hold Funds in an amount not to exceed the lesser amount Lender may estimate the amount of Funda due on the basis of current data and reasonable estimates of expenditures of future Escrow Items of otherwise in accordance with applicable law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentably, or empty (including Lender, if Lender is such an institution) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items. Lender may not charge Borrower for to diag and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. However, Lender may require Borrower to pay a one-time charge for an independent real estate tax reporting service used by Lender in connection with this loan, unless applicable law provides otherwise. Unless an agreement is made or applicable law requires interest to be paid, Lender shall not be regarded to pay Borrower any interest or carnings on the Funds. Borrower and Lender may agree in writing, however, that interest again be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds, showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security 6 7 all sums secured by this Security Instrument.

If the Funds held by Lender exceed the amounts permitted to be held by apphrable law, I ender shall account to Borrower for the excess Funds in accordance with the requirements of applicable law. If the amount of the Funds held by 'ender at any time is not sufficient to pay the Escrow Items when due, Lender may so notify Borrower in writing, and, in such case Borrower shall pay to Lender the amount necessary to make up the deficiency. Borrower shall in the deficiency in no more than twelve monthly payments, at Lender's sole discretion.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender. It, under paragraph 21, Lender shall acquire or sell the Property, Lender, prior to the acquisition or sale of the Property, shall apply any Funds held by Lender at the tupe of acquisition or sale as a credit pgaces, the sums secured by this Security Instrument.

- 3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender mader paragraphs 1 and 2 shall be applied: first, to any prepayment charges due under the Note; second, to amounts payable under paragraph 2; third, to interest due; fourth, to principal due; and last, to any late charges due under the Note.
- 4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, lines and impositions attributable to the Property which may attain priority over this Security Instrument, and leasehold payments or ground rents, if any. Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender receipts evidencing the payments.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If I ender determines that any part of the Property is subject to a lien which may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice.



5. Hazard or Property Insurance. Borrower shall keep the improvements now existing or bereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage" and any other hazards, including thoods or flooding, for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld. If Borrower fails to maintain coverage described above, Lender may, at Lender's option, obtain coverage to protect Lender's rights in the Property in accordance with paragraph 7.

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, if the restoration or repair is economically feasible and Lender's security is not lessened. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. If Borrower abandons the Property, or does on answer within 30 days a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restore the Property or to pay sams secured by this Security Instrument, whether or not then due. The 30-day period will begin when the notice is given.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the wordfly payments referred to in paragraphs 1 and 2 or change the amount of the payments. If under paragraph 21 the Property is ocquired by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security Instrument immediately prior to the acquisition.

- 6. Occupancy, Preservation, Maintrannee and Protection of the Property; Borrower's Loan Application; Leaseholds. Borrower shall occupy, establish, and use the Projecty as Borrower's principal tesidence within sixty days after the execution of this Security Instrument and shall continue to be ally the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agries in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Barrower's control. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate, or commit waste on the Property. Botrower shall be in default if any forfesture action or proceeding, whether civil or criminal, is begun that in Lender's good faith judgment could result in forfeiting of the Property or otherwise materially impair the hen created by this Security Instrument or Lender's security interest. Horrower may cure such a default and remstate, as provided in paragraph 18, by existing the action or proceeding to be dismissed with a ruling that, in Lender's good faith determination, precludes forfeiture of the horrower's interest in the Property or other material impairment of the hen created by this Security Instrument or Lender's security interest. Horrower shall also be in default if Horrower, during the loan application process, gave materially take or maccurate information or statements to Lender (or failed to provide Lender with any material information) in connection with the loan evidenced by the Note, including, but not limited to, representations concerning Borrower's occupancy of the Property as a principal residence. If this Security Instrument is on a leasehold. Borrower shall comply with all the provisions of the lease. If Borrower Agores fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.
- 7. Protection of Lender's Rights in the Property. It Borrower fails to perform the coverants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or torientine or to enforce laws or regulations), then I ender may do and pay for whatever is necessary to protect the value of the Property and I ender's rights in the Property, I ender's actions may include paying any sams secured by a lien which has priority over this Security Instrument, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although Lender may take action ander this paragraph 7, Lender does not have to do so.

Any amounts disbursed by Lender under this paragraph 7 shall become additional debt of Borrower secured by this Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

8. Mortgage Insurance. If Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall pay the premiums required to maintain the mortgage insurance in effect. If, for any reason, the mortgage insurance coverage required by Lender lapses or ceases to be in effect, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the mortgage insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the mortgage insurance previously in effect, from an alternate mortgage insurance approved by Lender. It substantially equivalent mortgage insurance coverage is not available, Borrower shall pay to Lender each month a sum equal to one-twelfth of the yearly mortgage insurance premium being paid by Borrower when the insurance coverage lapsed or ceased to be in effect. Lender will accept, use and retain these payments as a loss reserve in fieu of mortgage insurance. Loss reserve





payments may no longer be required, at the option of Lender, if mortgage insurance coverage (in the amount and for the period that Lender requires) provided by an insurer approved by Lender again becomes available and is obtained. Borrower shall pay the premiums required to maintain mortgage insurance in effect, or to provide a loss reserve, until the requirement for mortgage insurance ends in accordance with any written agreement between Borrower and Lender or applicable law.

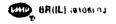
- 9. Inspection. Lender or its agent may make reasonable entries upon and inspections of the Property. Lender shall give Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection.
- 10. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender.

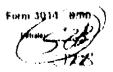
In the event of a total taking of the Property, the proceeds shall be applied to the same secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the taking, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the taking, divided by (b) the fair market value of the Property in which the rair market value of the Property immediately before the taking is less than the amount of the sums secured immediately before the taking, unless Borrower and Lender otherwise agree in writing or unless applicable taw otherwise provides, the proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or it, after notice by Lender to Borrower that the condemnor offers to make an award or settle a claim for damage. Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or to the sums secured by this Security Instrument, wheme cor not then due.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments.

- 11. Borrower Not Released; Forbearance by Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security to aroment granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower a Porrower's successors in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any light or remedy shall not be a waiver of or preclude the exercise of any right or remedy.
- 12. Successors and Assigns Bound; Joint and Several Liability. Co-signers. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Leader and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument; only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modity, torbear or make any accommodations with regard to the terms of this Security Instrument of the Note without that Borrower's consent.
- 13. Loan Charges. If the loan secured by this Security Instrument is subject to a law which sits maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be cone as in connection with the loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note.
- 14. Notices. Any notice to Horrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.
- 15. Governing Law; Severability. This Security Instrument shall be governed by tederal law and the law of the jurisdiction in which the Property is located. In the event that my provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.
  - 16. Borrower's Copy. Borrower shall be given one conformed copy of the Note and of this Security Instrument.





Property of Cook County Clerk's Office

47. Fransfer of the Property or a Beneficial Interest in Borrower, It all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all soms secured by this Security Instrument. However, this option shall not be exercised by Lender it exercise is prohibited by federal law as of the date of this Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or numbed within which Horrower must pay all sums secured by the Security Instrument. If Horrower tails to pay these sums prior to the expiration of this period, Lender may myoke any remedies periotted by this Security Instrument without further notice or demand on Borrower.

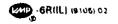
- 18. Borrower's Right to Reinstate. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument; or (b) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not linited to, reasonable attorneys' fees; and (d) takes such action as Lender may reasonably require to assure that the lien of this Security Instrument, Lender's rights in the Property and Horrower's obligation to pay the sums secured by this Security Instrument, shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby s as remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration order paragraph 17.
- 19. Sale of Note; Change of Loan Servicer. The Note of a partial interest in the Note (together with this Security Instrument) may be sold one or more time, without prior notice to Borrower. A sale may result in a change in the entity (known as the "Loan Servicer") that collects montary payments due under the Note and this Security Instrument. There also may be one or more changes of the Loan Servicer in metal of to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change in accordance with paragraph 14 above and applicable law. The notice will state the name and address of the new Loan Servicer and the address to which payments should be made. The notice will also contain any other information required by applicable law.
- 20. Hazardous Substances. Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property that is in violation of any Environmental Law. The preording two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property.

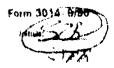
Borrower shall promptly give Lender written notice of any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge. If Borrower learns, or is notified by any governmental or regulatory authority, that any removal or other remediation of any Hazardous Substance affecting the Property 3, necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law.

As used in this paragraph 20, "Hazardous Substances" are those substances defined a toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and (adioxctive materials. As used in this paragraph 20, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

- 21. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraph 17 unless applicable law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on or before the date specified in the notice. Lender, at its option, may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 21, including, but not limited to, reasonable aitorneys' fees and costs of title evidence.
- 22. Release, Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument without charge to Borrower. Borrower shall pay any recordation costs.
  - 23. Waiver of Homestead. Borrower waives all right of homestead exemption in the Property.





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24. Riders to this Security Instrument. If Security Instrument, the coverages and agreements		
the covenants and agreements of 'ab. Security Instru [Check applicable box(es)]	iment as if the rider(s) were a part of	I this Security Instrument.
	Condominium Rider	L. 1 Hamily Rider
Adjustable Rate Rider Graduated Payment Rider Balloon Rider V.A. Rider	Condominium Rider Planned Unit Development Rider Rate Improvement Rider	Biweckly Payment Rider Second Home Rider
E. J.V.A. Rider 1. Q	2)ther(s) [specify]	
	$\tau_{\rm O}$	
BY SIGNING BELOW, Borrower accepts at	nd agrees to the terms and covenant	is common in this Security Instrument and
in any rider(s) executed by Borrower and recorded		
Witnesses:	SCOPT N. BREM	Seal)
Chance Miller	SCOPT N. BERN	Bornwer
· /	- Court	(Seal)
METALOGICAL TO SERVICE CONTROL OF THE PROPERTY	THERESE M. BÉ	-Borrower
	(Soul)	(Scal)
and a real fine patient to any processing and accommission of the contract of	Borrower	Borrower
O'ST AND A ZALLAN E BAZANO	( tok con	
that South 1. Dennier and	, a Notary Public in and	nry ss: for said county and state do hereby certify
that Spect 1. Dennish and	Shareve. M. Bek n	Car in John College
	, personally known to r	ne to be the same person(s) whose name(s)
subscribed to the foregoing instrument, appeared be signed and delivered the said instrument as $x + \int_{\mathbb{R}^3} \int_{\mathbb{R}^3} dx$	fore me this day in person, and acki	
Given under my hand and official seal, this	SOLK day, or which is	2500 Alb 1 1994 .
My Commission Expires:	W. J. J. C.	and Anna Anna
	•	MINUTAL SEAL"
This Instrument was prepared by: KAREN DALY	<b>∮</b> 1	Bonnle Soltis
-6R(IL) 191061 02	€ My Com	Public, State of Illinois Form 3014 9/90 mission Expires 10/19/97